

Information to identify the case:			
Debtor 1:	David W Ludder		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	24-20963-SLM		
	Social Security number or ITIN: xxx-xx-1450		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 11/4/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David W Ludder	
2. All other names used in the last 8 years		
3. Address	11 Wood Duck Cove Oak Ridge, NJ 07438	
4. Debtor's attorney Name and address	Joan Sirkis Warren Lavery & Sirkis 699 Washington St Suite 103 Hackettstown, NJ 07840	Contact phone 908-850-6161 Email: joan@joanlaverylaw.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 11/5/24

For more information, see page 2

In re:
David W Ludder
Debtor

Case No. 24-20963-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 05, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2024:

Recip ID	Recipient Name and Address
db	+ David W Ludder, 11 Wood Duck Cove, Oak Ridge, NJ 07438-8882
520446519	American Express, 790408, Saint Louis, MO 63179-0408
520446529	+ Morristown Medical Center, 17 Prospect Street, Morristown, NJ 07960-6862
520446534	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Division of Taxation, Corp Service Audit-B, PO Box 277, Trenton, NJ 08695

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: joan@joanlaverylaw.com	Nov 05 2024 20:36:00	Joan Sirkis Warren, Lavery & Sirkis, 699 Washington St, Suite 103, Hackettstown, NJ 07840
tr	Email/Text: BNC@magtrustee.com	Nov 05 2024 20:38:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520446518	Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:50:06	American Express, PO Box 360001, Ft Lauderdale, FL 333360001
520446520	+ EDI: CAPITALONE.COM	Nov 06 2024 01:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520446521	+ Email/Text: bankruptcy@certifiedcollection.com	Nov 05 2024 20:37:00	Certified Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
520446523	+ Email/PDF: creditonebknofications@resurgent.com	Nov 05 2024 20:50:07	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520446524	+ Email/Text: bankruptcy@greenskycredit.com	Nov 05 2024 20:37:00	GreenSky Credit, Attn: Bankruptcy, 5565 Glenridge Connector Ste 700, Atlanta, GA 30342-4796
520446522	EDI: JPMORGANCHASE	Nov 06 2024 01:29:00	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
520446525	EDI: JPMORGANCHASE	Nov 06 2024 01:29:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520446526	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 05 2024 20:39:25	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

District/off: 0312-2

User: admin

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Date Rcvd: Nov 05, 2024

Form ID: 309I

Total Noticed: 26

520446527	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 05 2024 20:39:53	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
520446528	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 05 2024 20:37:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520446530	EDI: PRA.COM	Nov 06 2024 01:29:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520446531	Email/Text: signed.order@pfwattorneys.com	Nov 05 2024 20:36:00	Pressler and Pressler, L.L.P, 7 Entin Rd., Parsippany, NJ 07054-5020
520446532	Email/Text: DeftBkr@santander.us	Nov 05 2024 20:37:00	Santander Bank, PO Box 16255, Reading, PA 19612-6255
520446533	^ MEBN	Nov 05 2024 20:33:09	Select Portfolio Servicing, Attn Customer Advocacy Dept, PO Box 551170, Jacksonville, FL 32255-1170
520446535	^ MEBN	Nov 05 2024 20:33:04	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
520446536	^ MEBN	Nov 05 2024 20:31:43	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311
520446537	+ EDI: VERIZONCOMB.COM	Nov 06 2024 01:29:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
520446538	+ Email/Text: bkfilings@zwickerpc.com	Nov 05 2024 20:38:00	Zwicker & Associates, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2024

Signature: /s/Gustava Winters